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Attorney General  
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Salt Lake City, UT 84114  
Telephone (801) 538-3872

## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

LYLA J. LARSON  
971 Moonlight Drive  
Woodbury, MN 55125  
License Pending

**STIPULATION  
&  
ORDER**

Docket No. 2007-132 LC

Enf. Case No. 2036

### STIPULATION

1. Respondent, Lyla J. Larson, is a licensed insurance agent in the State of Minnesota, and has applied for a non-resident insurance agent's license in the State of Utah, which license application is currently pending.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;

b. Respondent admits the Findings of Fact and Conclusions made therefrom;

c. Respondent stipulates to the summary entry of the Order herein which shall be

in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.


4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to her rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 5<sup>th</sup> day of November, 2007.

  
LYLA J. LARSON

  
UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

### **FINDINGS OF FACT**

1. Respondent applied for a non-resident insurance agent's license with the Utah Insurance Department on or about July 12, 2007.
2. In her application for an insurance license, Respondent answered "No" to the question "Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of [a] limited liability company, ever been involved in an administrative proceeding regarding any professional or occupational license or registration?"
3. At the time Respondent submitted her application, she knew that she had previously been assessed a penalty of \$500.00 by the Minnesota Insurance Department for failing to obtain automobile and homeowners insurance for her client after receiving an application and payment for said insurance.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

### **CONCLUSIONS OF LAW**

1. In failing to report an administrative action taken against her in her license application, Respondent violated Utah Code Annotated §§ 31A-23a-105(2)(b)(i)(A), and 31A-2-202(6).

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

**ORDER**

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$250.00, to be paid within 30 days of the date of this Order.
2. Following receipt of payment of the forfeiture assessed herein, Respondent's non-resident insurance agent's license shall be issued on probation. Said probation shall be for a term of 12 months. The terms of said probation are that Respondent shall not commit any violations of the Utah Insurance Code or Rules or any order of the commissioner.

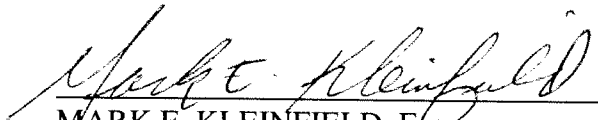
**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 13<sup>th</sup> day of November, 2007.

D. KENT MICHIE  
INSURANCE COMMISSIONER

  
\_\_\_\_\_  
MARK E. KLEINFELD, Esq.  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

CERTIFICATE OF MAILING

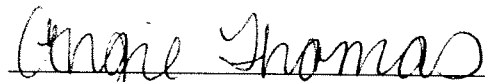
I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

Lyla Larson  
971 Moonlight Drive  
Woodbury, MN 55125

DATED this 13th day of November, 2007.

  
\_\_\_\_\_  
Angie Thomas Court Clerk  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901

**UTAH  
Invoice**

Page 1

Printed Date: November 13, 2007

Invoice Date: November 13, 2007  
Balance Due: \$250.00  
Due Date: December 13, 2007  
Invoice ID: 354429

LARSON LYL A J  
971 MOONLIGHT DRIVE  
WOODBURY MN 55125

**Item Description**

|  | <b>Amount</b>   |
|--|-----------------|
| Monetary Penalty Individual <i>e case 2036 Docket 2007-132LC</i> | \$250.00        |
| <b>Original Amount Due</b>                                       | <u>\$250.00</u> |

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**UTAH  
Invoice**

Printed Date: November 13, 2007

Invoice Date: November 13, 2007  
Balance Due: \$250.00  
Due Date: December 13, 2007  
Invoice ID: 354429

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901

**Detach and Return with Payment**